

Table VII.A.2.f(2008) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	74.4%	74.8%	72.9%	74.0%	78.0%	73.2%
New England:						
Connecticut	73.2%	73.5%	69.3%	77.9%	74.3%	73.1%
Maine	81.9%	82.0%	85.9%	75.1%	83.8%	81.1%
Massachusetts	57.7%	57.2%	60.0%	57.1%	69.8%	54.8%
New Hampshire	69.7%	70.1%	77.8%	59.0%	72.8%	69.0%
Rhode Island	73.2%	73.7%	74.7%	69.3%	85.5%	69.9%
Vermont	70.4%	69.2%	72.2%	74.5%	77.0%	68.6%
Middle Atlantic:						
New Jersey	68.4%	68.8%	67.4%	66.5%	56.7%	70.4%
New York	64.1%	64.9%	66.0%	59.0%	63.7%	64.3%
Pennsylvania	68.2%	70.1%	50.9%	74.6%	68.4%	68.1%
East North Central:						
Illinois	73.3%	74.7%	70.4%	68.5%	71.1%	74.0%
Indiana	77.4%	78.1%	75.0%	77.3%	87.0%	73.9%
Michigan	71.1%	74.0%	66.1%	65.1%	71.0%	71.2%
Ohio	79.5%	78.0%	78.7%	85.2%	88.3%	75.4%
Wisconsin	85.0%	87.6%	77.6%	84.2%	85.2%	85.0%
West North Central:						
Iowa	74.1%	72.3%	81.4%	75.3%	81.8%	70.8%
Kansas	75.7%	76.5%	66.7%	85.3%	78.1%	74.7%
Minnesota	75.8%	74.9%	78.2%	77.3%	81.8%	73.7%
Missouri	76.0%	76.6%	74.2%	75.1%	76.9%	75.7%
Nebraska	77.8%	79.5%	75.7%	70.8%	75.2%	79.1%
North Dakota	62.8%	69.4%	48.2%	51.0%	57.9%	64.8%
South Dakota	77.8%	76.5%	82.7%	78.7%	73.8%	80.3%
South Atlantic:						
Delaware	74.7%	72.8%	78.6%	82.2%	78.7%	73.5%
District of Columbia	56.6%	54.9%	59.2%	74.8%	70.1%	54.4%
Florida	78.5%	77.2%	82.5%	81.0%	77.1%	79.0%
Georgia	70.0%	67.3%	80.6%	80.8%	80.4%	66.9%
Maryland	75.9%	77.7%	55.7%	83.6%	83.4%	73.9%
North Carolina	80.6%	82.9%	82.3%	67.9%	81.7%	80.1%
South Carolina	76.8%	77.9%	72.9%	75.2%	80.8%	75.0%
Virginia	73.2%	76.0%	69.4%	60.5%	74.9%	72.6%
West Virginia	74.5%	72.4%	87.5%	70.6%	77.3%	72.8%
East South Central:						
Alabama	69.6%	65.7%	84.0%	77.7%	80.6%	65.1%
Kentucky	70.9%	69.5%	72.3%	79.9%	77.1%	67.9%
Mississippi	80.0%	78.6%	90.4%	79.5%	81.3%	79.2%
Tennessee	80.2%	78.3%	86.0%	84.7%	89.5%	75.5%
West South Central:						
Arkansas	81.6%	85.5%	63.2%	80.5%	85.7%	79.1%
Louisiana	74.5%	72.7%	83.2%	75.4%	78.2%	72.4%
Oklahoma	74.2%	74.3%	74.0%	73.6%	77.4%	72.2%
Texas	78.1%	77.3%	74.6%	89.4%	85.8%	74.4%
Mountain:						
Arizona	82.2%	84.2%	71.3%	85.0%	87.8%	80.4%
Colorado	79.6%	78.3%	84.6%	82.3%	89.7%	77.5%
Idaho	76.9%	80.8%	65.0%	69.0%	77.2%	76.8%
Montana	76.6%	76.7%	67.2%	86.6%	71.8%	78.1%
Nevada	83.2%	83.2%	77.5%	89.9%	75.6%	85.4%
New Mexico	81.4%	84.9%	81.2%	64.4%	84.3%	80.2%
Utah	83.5%	82.9%	86.4%	84.1%	84.3%	83.3%
Wyoming	75.2%	76.3%	74.7%	67.2%	71.9%	76.2%
Pacific:						
Alaska	77.8%	80.4%	62.4%	78.5%	84.8%	76.6%
California	75.8%	76.1%	74.6%	74.8%	78.7%	75.1%
Hawaii	67.1%	67.8%	64.8%	66.4%	72.8%	65.1%
Oregon	83.3%	83.8%	82.6%	80.5%	79.1%	84.4%
Washington	77.5%	80.5%	71.1%	67.0%	79.1%	77.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.f(2008) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.71%	0.82%	1.28%	1.71%	1.16%	0.72%
New England:						
Connecticut	2.13%	1.79%	9.41%	7.72%	7.40%	2.52%
Maine	1.95%	2.38%	5.59%	8.97%	5.96%	2.41%
Massachusetts	3.16%	4.16%	5.39%	9.24%	6.47%	3.35%
New Hampshire	1.99%	3.45%	6.09%	5.52%	5.01%	2.33%
Rhode Island	3.03%	3.88%	7.03%	8.43%	3.67%	4.45%
Vermont	2.42%	3.26%	6.57%	11.09%	6.48%	3.81%
Middle Atlantic:						
New Jersey	2.32%	3.31%	7.19%	10.57%	8.40%	3.15%
New York	3.14%	4.03%	6.54%	5.42%	5.25%	3.35%
Pennsylvania	2.08%	2.32%	9.71%	6.76%	6.19%	2.57%
East North Central:						
Illinois	2.13%	1.88%	6.67%	5.61%	6.55%	1.63%
Indiana	3.65%	3.45%	7.34%	6.70%	5.05%	4.16%
Michigan	1.98%	1.47%	9.24%	8.04%	6.16%	2.54%
Ohio	1.14%	1.86%	3.47%	3.48%	2.54%	2.06%
Wisconsin	2.55%	2.22%	6.83%	7.68%	5.63%	2.75%
West North Central:						
Iowa	2.83%	4.67%	8.71%	9.35%	5.78%	4.50%
Kansas	3.14%	4.86%	10.39%	6.22%	5.42%	3.94%
Minnesota	3.72%	4.42%	6.62%	7.83%	4.18%	4.76%
Missouri	3.28%	2.92%	8.96%	8.93%	6.54%	3.74%
Nebraska	2.29%	2.78%	8.98%	8.51%	5.54%	2.66%
North Dakota	3.62%	4.09%	7.05%	9.85%	3.99%	4.04%
South Dakota	3.80%	4.82%	5.74%	5.67%	4.87%	5.17%
South Atlantic:						
Delaware	2.26%	2.88%	10.65%	8.30%	6.17%	3.77%
District of Columbia	3.43%	2.79%	12.01%	9.49%	5.92%	3.64%
Florida	2.70%	2.93%	5.80%	4.97%	4.19%	2.73%
Georgia	3.33%	3.44%	6.93%	7.70%	5.07%	3.47%
Maryland	2.40%	2.63%	11.34%	7.88%	5.48%	2.59%
North Carolina	2.44%	2.69%	8.94%	10.53%	6.04%	3.17%
South Carolina	3.33%	4.09%	8.12%	7.36%	5.60%	4.02%
Virginia	2.98%	3.98%	5.88%	6.69%	4.87%	3.58%
West Virginia	3.05%	4.15%	5.39%	12.46%	3.58%	4.83%
East South Central:						
Alabama	2.65%	3.23%	4.48%	10.92%	4.52%	3.44%
Kentucky	4.30%	4.18%	11.07%	10.85%	6.93%	4.26%
Mississippi	3.52%	4.09%	10.92%	7.43%	4.28%	5.57%
Tennessee	3.35%	3.38%	6.80%	10.91%	4.12%	3.22%
West South Central:						
Arkansas	3.07%	3.43%	8.13%	10.79%	4.47%	3.61%
Louisiana	2.62%	3.46%	10.40%	9.29%	3.95%	4.23%
Oklahoma	2.77%	3.44%	7.10%	8.16%	5.89%	4.29%
Texas	2.95%	2.90%	6.98%	4.15%	4.28%	3.92%
Mountain:						
Arizona	2.56%	2.54%	8.13%	14.22%	3.79%	2.91%
Colorado	3.42%	3.88%	7.14%	12.71%	3.92%	3.52%
Idaho	4.15%	3.92%	10.02%	9.89%	7.33%	5.26%
Montana	4.36%	5.52%	11.86%	6.55%	7.61%	4.19%
Nevada	2.83%	2.07%	8.30%	11.48%	7.77%	2.56%
New Mexico	3.55%	3.60%	5.98%	10.20%	4.37%	3.58%
Utah	2.67%	3.83%	4.71%	6.96%	5.40%	2.81%
Wyoming	2.12%	3.18%	8.13%	10.17%	7.32%	3.08%
Pacific:						
Alaska	2.80%	2.74%	13.78%	9.20%	6.90%	3.29%
California	2.25%	2.28%	3.88%	7.79%	3.75%	2.31%
Hawaii	2.49%	2.56%	3.61%	6.03%	5.66%	2.42%
Oregon	2.35%	2.84%	6.26%	13.39%	8.01%	2.15%
Washington	2.65%	2.40%	8.65%	10.95%	8.54%	2.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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